

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Constance L. Lapham

Debtor(s)

CHAPTER 13

US Bank Trust National Association, Not In Its  
Individual Capacity But Solely As Owner Trustee For  
VRMTG Asset Trust

Movant

NO. 22-11004 MDC

vs.

Constance L. Lapham

Debtor(s)

11 U.S.C. Sections 362 and 1301

Kenneth E. West

Trustee

**ORDER**

AND NOW, this 17th day of August , 2023 it is hereby ORDERED that if Constance L. Lapham (the “Debtor(s)”) and U.S. Bank Trust National Association, not in its Individual Capacity but solely as owner Trustee for VRMTG Asset Trust (“Mortgagee”) elect to enter into the proposed loan modification under the terms proposed by the Mortgagee, the Debtor(s) and Mortgagee may do so without there being any violation of the bankruptcy stay, or the provisions of USC § 362.



Magdeline D. Coleman  
United States Bankruptcy Judge